

PERSONAL LOAN APPLICATION

Application Type

Individual ☐Joint ☐

Applicant					Joint Applicant																		
Relationship Details																							
Relationship with the Bank		Existing <input type="checkbox"/>		New <input type="checkbox"/>		Relationship with the Bank		Existing <input type="checkbox"/>		New <input type="checkbox"/>													
Existing customer with borrowings		<input type="checkbox"/>		Without Borrowings <input type="checkbox"/>		Existing customer with borrowings		<input type="checkbox"/>		Without Borrowings <input type="checkbox"/>													
Account Number		<input type="text"/>		<input type="text"/>		Account Number		<input type="text"/>		<input type="text"/>													
Personal Details																							
Title		Mr. <input type="checkbox"/>		Ms. <input type="checkbox"/>		Mrs. <input type="checkbox"/>		Other <input type="text"/>		Title		Mr. <input type="checkbox"/>		Ms. <input type="checkbox"/>		Mrs. <input type="checkbox"/>		Other <input type="text"/>					
Name in full		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Name in full		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Date of Birth		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Date of Birth		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Nationality		Maldivian <input type="checkbox"/>		Maldivian Dual Citizen <input type="checkbox"/>						Nationality		Maldivian <input type="checkbox"/>		Maldivian Dual Citizen <input type="checkbox"/>									
NIC No.		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		NIC No.		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Expiry Date		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Expiry Date		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Residential Address		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Residential Address		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
No of years at Present Address		<input type="text"/>		<input type="text"/>						No of years at Present Address		<input type="text"/>		<input type="text"/>									
Residential Status		Owned <input type="checkbox"/>		Rented <input type="checkbox"/>		Provided by Employer <input type="checkbox"/>				Residential Status		Owned <input type="checkbox"/>		Rented <input type="checkbox"/>		Provided by Employer <input type="checkbox"/>							
		Living with Parents <input type="checkbox"/>		Other <input type="checkbox"/>								Living with Parents <input type="checkbox"/>		Other <input type="checkbox"/>									
Contact details																							
Mobile		<input type="text"/>		Office		<input type="text"/>				Mobile		<input type="text"/>		Office		<input type="text"/>							
Email		<input type="text"/>								Email		<input type="text"/>											
Professional Qualifications																							
O' Level <input type="checkbox"/>		A' Level <input type="checkbox"/>		Graduate <input type="checkbox"/>		Post Graduate <input type="checkbox"/>		Professional <input type="checkbox"/>		O' Level <input type="checkbox"/>		A' Level <input type="checkbox"/>		Graduate <input type="checkbox"/>		Post Graduate <input type="checkbox"/>		Professional <input type="checkbox"/>					
Spouse Details																							
Spouse Name		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Spouse Name		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
NIC No. of Spouse		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		NIC No. of Spouse		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Average Monthly Income of Spouse (If any)		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Average Monthly Income of Spouse (If any)		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Employment / Professional Details																							
Employment Type		Salaried <input type="checkbox"/>		Salaried Professional <input type="checkbox"/>		Self Employed Professional <input type="checkbox"/>		Fixed Income Earner <input type="checkbox"/>		Other <input type="checkbox"/>		Employment Type		Salaried <input type="checkbox"/>		Salaried Professional <input type="checkbox"/>		Self Employed Professional <input type="checkbox"/>		Fixed Income Earner <input type="checkbox"/>		Other <input type="checkbox"/>	
Name of Employer / Business		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>				Name of Employer / Business		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Address of Employer / Business		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>				Address of Employer / Business		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Employer's Nature of Business		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>				Employer's Nature of Business		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Employer's Contact No.		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>				Employer's Contact No.		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Present position (Designation)		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>				Present position (Designation)		<input type="text"/>		<input type="text"/>		<input type="text"/>					
Length of service at Present Employment		Years <input type="text"/>		Months <input type="text"/>								Length of service at Present Employment		Years <input type="text"/>		Months <input type="text"/>							
Employed for last 02 years with any Employer		Yes <input type="checkbox"/>		No <input type="checkbox"/>								Employed for last 02 years with any Employer		Yes <input type="checkbox"/>		No <input type="checkbox"/>							
Loan Details																							
Required loan amount ('MVR)		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		Repayment Period		<input type="text"/>		Months									
Purpose of the loan		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>															
Repayment option		Fixed installments <input type="checkbox"/>		Reducing installments <input type="checkbox"/>																			
Monthly Financial Details																							
Primary Applicant					Joint Applicant																		
Income																							
MVR					MVR																		
Basic Salary		<input type="text"/>		<input type="text"/>		Basic Salary		<input type="text"/>		<input type="text"/>													
Fixed Allowances		<input type="text"/>		<input type="text"/>		Fixed Allowances		<input type="text"/>		<input type="text"/>													
Professional Income		<input type="text"/>		<input type="text"/>		Professional Income		<input type="text"/>		<input type="text"/>													
Other Fixed Income		<input type="text"/>		<input type="text"/>		Other Fixed Income		<input type="text"/>		<input type="text"/>													
Other Fixed Income source:		<input type="text"/>		<input type="text"/>		Other Fixed Income source:		<input type="text"/>		<input type="text"/>													
Expenses																							
Income Tax.		<input type="text"/>		<input type="text"/>		Income Tax.		<input type="text"/>		<input type="text"/>													
Pension Contribution		<input type="text"/>		<input type="text"/>		Pension Contribution		<input type="text"/>		<input type="text"/>													
Accommodation Rent		<input type="text"/>		<input type="text"/>		Accommodation Rent		<input type="text"/>		<input type="text"/>													
Household Expenses		<input type="text"/>		<input type="text"/>		Household Expenses		<input type="text"/>		<input type="text"/>													

Applicant				Joint Applicant			
Bank Account Details (Other Banks)							
Bank		Account No.		Bank		Account No.	
.....		
.....		
.....		
Assets (Properties/Vehicles/Vessels/Shares)							
Type of Asset		Market Value (MVR)		Freehold/Mortgaged/Leased		Type of Asset	
.....		
.....		
.....		
Borrowings with CBM and other Banks (Applicant)							
Bank		Currency		Amount Granted		Outstanding	
.....		
.....		
.....		
.....		
Bank		Currency		Amount Granted		Outstanding	
.....		
.....		
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.....		
Credit Cards with CBM and other Banks							
Bank		Limit (MVR)		Bank		Limit (MVR)	
.....		
.....		
.....		
Other Details							
Availability of MOU between Employer & CBM Yes <input type="checkbox"/> No <input type="checkbox"/> Availability of Salary undertaking letter Yes <input type="checkbox"/> No <input type="checkbox"/> Full Salary credited/to be credited to CBM Yes <input type="checkbox"/> No <input type="checkbox"/> Part of the Salary credited/to be credited to CBM Yes <input type="checkbox"/> No <input type="checkbox"/> Ability to provide guarantors Yes <input type="checkbox"/> No <input type="checkbox"/>				Availability of MOU between Employer & CBM Yes <input type="checkbox"/> No <input type="checkbox"/> Availability of Salary undertaking letter Yes <input type="checkbox"/> No <input type="checkbox"/> Full Salary credited/to be credited to CBM Yes <input type="checkbox"/> No <input type="checkbox"/> Part of the Salary credited/to be credited to CBM Yes <input type="checkbox"/> No <input type="checkbox"/>			
Declaration							
1. The information given above is true and accurate to the best of my / our knowledge and belief and I / We agree that the Bank may from time to time after receipt of this application make inquiries about my / our affairs as it may think fit. 2. I / We do not have any overdue advances with any Bank or Financial Institution.							
..... <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> Signature Date			 <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> Signature Date			
Application handed over:		Date :		Time:			
FOR OFFICE USE ONLY							
Application Received on:		Date & Time:		Signature Verified by Employee Number:		Signature:	
Application Recipient		Employee Number:		Employer Point of Verification (CPV) / Authentication of Document Yes <input type="checkbox"/> No <input type="checkbox"/>			
Signature:				Confirmed by during CPV (Name)		Date & Time:	
				Confirmed by (Employee Number)		Signature:	
Borrower's Document Checklist							
Document Type						Applicant	Joint Applicant
Duly completed Personal Loan application form						<input type="checkbox"/>	<input type="checkbox"/>
Employer's letter of confirmation of employment / undertaking to remit the salary to CBM						<input type="checkbox"/>	<input type="checkbox"/>
Latest 06 months salary slips						<input type="checkbox"/>	<input type="checkbox"/>
Minimum latest 6 months bank statements (If salary is not credited to CBM)						<input type="checkbox"/>	<input type="checkbox"/>
Settlement Balance Confirmation Letter from the Financial Institution including all charges (If Loan funds are requested to absorb an existing facility)						<input type="checkbox"/>	<input type="checkbox"/>
Guarantor's Document Checklist						Applicable <input type="checkbox"/>	N/A <input type="checkbox"/>
Document Type						Guarantor 1	Guarantor 2
Duly completed Guarantor Statement						<input type="checkbox"/>	<input type="checkbox"/>
Employment and salary confirmation						<input type="checkbox"/>	<input type="checkbox"/>
Latest 06 months salary slips						<input type="checkbox"/>	<input type="checkbox"/>
Copy of National Identity Card						<input type="checkbox"/>	<input type="checkbox"/>

Name of the Applicant for Banking Facility/ies:				
<p>I do hereby agree to act as guarantor in connection with a Banking Facility/ies of MVR(In figures) (In words) requested by the above named applicant, and deliver to you the following statement with full knowledge of the liability to be assumed by me, and knowing that you will rely on the truth of the following particulars in considering extending credit to the applicant.</p>				
Full Name - Mr. / Mrs. / Miss:			National ID Card No.	
Permanent Address:			Are you a Maldivian?	
Mobile:	Office:	Date of Birth:	Civil Status:	
Email Address:				
Name of the Employer or Business:				
Address				
Occupation or Designation:				
Monthly Income & Expenditure (Documentary Evidence to be submitted) (MVR.)				
Salary and allowances: (Permanent/Contractual)		Household Expenses:		
Business or other Income: (Please specify)		Other Expenses: (Please specify)		
Gross Income:		Financial Commitments:		
Details of Assets Owned		Estimated Value	Freehold/Mortgaged/Leased	
Existing Borrowings				
Financial Institution	Currency	Original Amount	Present Outstanding	Monthly Commitment
<p>I confirm that each of the statements given above is true and correct:</p> <div style="display: flex; justify-content: space-between; margin-top: 40px;"> <div style="width: 45%; text-align: center;"> Signature </div> <div style="width: 45%; text-align: center;"> Date </div> </div>				

SPECIMEN

LETTER FROM THE EMPLOYER
(Please Type on Company Letterhead)

The Manager,
Commercial Bank of Maldives (Pvt) Ltd.

Date

Dear Sir/Madam,

PERSONAL LOAN TO MR./MRS./MS

At the request of our above employee we agree to forward his / her monthly Salary / allowances / Monthly loan commitment of MVR commencing from to Commercial Bank of Maldives (Pvt) Ltd for Credit of his / her account No, and shall not change this arrangement without the prior consent of the Bank as requested / authorized by him / her.

We confirm the following particulars of our employee.

- 1) Present Position:
- 2) Date joined:
- 3) Date confirmed in service:
- 4) a) Basic Salary:
b) Allowances: i) Fixed Allowances:
ii) Variable Allowances:

Deductions:

Net Salary:

We also note to promptly inform the Bank, in the event the borrower submits a notice of resignation, retires from the organization or has his / her employment terminated by us.

Yours faithfully,

Authorized Signature
(NAME)
(DESIGNATION)

SPECIMEN

LETTER TO THE EMPLOYER

.....
.....
.....

Date.....

The Human Resources Manager

.....

Dear Sir / Madam,

REQUEST TO FORWARD THE SALARY/ THE LOAN COMMITMENT TO THE BANK

I wish to inform you that I intend obtaining a Personal Loan facility of MVR
from the Commercial Bank of Maldives (Pvt) Ltd. To enable me to obtain this loan please arrange to remit my monthly
salary / Monthly Loan Commitment of MVR to my Savings / Current Account
No.....) at Commercial Bank of Maldives (Pvt) Ltd. with effect from
..... I authorize you to continue this arrangement until canceled by the Commercial Bank of
Maldives (Pvt) Ltd.

Further, I will be pleased if you could issue a letter confirming my employment details and the undertaking to
forward my salary / aforesaid monthly loan commitment to the Commercial Bank of Maldives, as per the specimen
attached herewith.

Thank you.

Yours faithfully,

(Name)

(Employee Number)